

SENATE HIGHWAYS AND TRANSPORTATION
EXHIBIT NO. <u>11</u>
DATE: <u>1/27/09</u>
BILL NO. <u>SB237</u>

1/27/09

To: Honorable Members, Senate Transportation Committee
 Fr: Jim Twardos, President/CEO AAA MountainWest
 Re: SB 237

Ignoring State Seat Belt Law Costs Montanans \$36 million in Health Care Costs

Unbelted occupants much more likely to sustain an injury in a crash; health care costs exceed \$36 million each year

Occupants who choose not to wear a seat belt are much more likely to be injured in a motor vehicle crash, and the health care costs of injury have a significant economic impact on both the state of Montana and its residents, according to a new study conducted by the Harborview Injury Prevention and Research Center in Seattle. Researchers looked at crash data involving belted and unbelted passengers in Montana from 2004 to 2006.

Among the study's key findings are that an average of 887 unbelted individuals are hospitalized each year for care following a motor vehicle crash. Of these, 819 (92%) sustained a more serious injury because they were not using a seat belt. Researchers found that among the 613 individuals killed on Montana roads during the three-year period, 71% were unrestrained.

The economic impact of injuries sustained by unbelted passengers was substantial. The cost of providing health care to unbelted Montana patients involved in a crash exceeds \$36 million each year—costs that could be prevented through seat belt use. Because many unbelted patients are uninsured or have Medicaid insurance, researchers also noted that the state of Montana pays over \$14 million annually for the hospital care of unbelted patients who sustained an injury. Each year, every driver in Montana pays an extra \$51 in taxes and insurance premiums to pay for the health care costs of injured, unbelted occupants.

On average, an unbelted occupant had a longer hospital stay (2.3 days longer), required more intensive care (2.7 days longer) and also accrued significantly higher hospital charges (\$52,993) relative to belted occupants who were hospitalized (\$36,420).

"Montanans who don't wear seat belts are much more likely to hurt themselves, but the bill for their injuries are largely paid by others, using up state tax revenue and resulting in higher insurance premiums," said Dr. Beth Ebel, director of the Harborview Injury Prevention & Research Center." Given our tough economic times, it is time to consider measures to increase seat belt use, such as primary enforcement seat belt legislation, which would result in significant cost savings and also save lives".

The study on health care costs for unbuckled motor vehicle occupants was funded by the National Highway Traffic Safety Administration. The Harborview Injury Prevention & Research Center is one of the nation's leading institutions dedicated to injury prevention and trauma research. The Center is affiliated with the University of Washington, and Harborview Medical Center, the designated Level 1 trauma center for the states of Washington, Montana, Idaho and Alaska.

AAA MountainWest Club is dedicated to providing its over 108,000 members in Montana with travel, insurance, financial and auto-related services. AAA MountainWest, Inc. works for the improvement of motoring and traveling conditions and is a leader for travel, civic and safety issues. AAA can be visited on the Internet at www.AAA.com.

The Last Best Place?

Enforcement of Child Occupant Protection Law



Primary Enforcement Secondary Enforcement

*2006 MT Retail Sales Child Mortality Review (ICMRS)

** National Highway Traffic Administration (NHTSA)

Montana is the only state where child restraint laws are secondary. The ONLY state.

In 2003 – 2004, records of 37 children, ages 0-17, who died in a motor vehicle crash as either a driver or passenger were reviewed to determine whether the deaths could have been prevented. 32 (86%) were identified as preventable deaths; of those, 25 did not use a seat belt or child safety seat or used them incorrectly.*

Parents rely on the law to guide them in their choice of child restraint.

What's more, children model adult behavior. Therefore, adults who don't buckle up are sending children a deadly message that it is all right not to wear a seatbelt. Research shows that if a driver is un-buckled, 70 percent** of the time children riding in that vehicle won't be buckled either.

FACTS

Ignoring our state seatbelt law costs Montanans over \$36 million a year. Sure, we all know not wearing your seatbelt can kill you. But have you ever thought about if you are involved in a crash and didn't die? Medical costs, emergency medical services, vocational rehabilitation, market productivity, household productivity, insurance administration, workplace costs, legal/court costs all add up to a tremendous economic loss. A loss that is felt not only by you, but all Montana citizens - just from not wearing your seatbelt.

To make matters worse, the economic impact of unbelted motor vehicle occupants is far greater than the estimated health care costs. Many individuals will never return back to their pre-crash levels of productivity. Nationally, \$5.20 in productivity is lost for every \$1 in health care costs for motor vehicle crash patients. This data suggests an additional \$578 million in productivity losses in Montana annually which are preventable through an increase in seatbelt use.*

FACTS

Montana spends \$36.7 million each year on direct health care costs for unbelted patients.

Unbelted occupants are also more likely to require hospitalization following a crash, with an average cost of \$52,993.

The average unbelted occupant has a longer hospital stay, requires more intensive care and has hospital charges \$16,573 higher than a belted occupant who is hospitalized.

Uninsured and Medicaid-covered unbelted occupants cost the state of Montana over \$14 million annually for hospital care of their preventable injuries.

Passage of a primary enforcement seatbelt law would bring an additional \$4.8 million in federal funds for highways and jobs in Montana.

We all
choose?
ignore?
Montana's
Seatbelt Law

Room to Live



As illustrated in this picture, even if there is minor damage to the vehicle, unbuckled occupants' chance of surviving a crash diminishes drastically. Single vehicle, run-off-the-road crashes cause over 60 percent* of the fatalities in Montana - most due to ejection from the vehicle.

Vehicles are built with reinforced safety cage to protect occupants in a crash. Within that cage is your best chance to survive - because there is "room to live" if you stay in the vehicle properly buckled up.

From 2004 through 2006, 613 drivers and passengers were killed on Montana roadways. Of those people killed, 71%^{**} were not wearing their seatbelts, meaning over 400 people would have had "room to live" if they had only buckled up.

Two young men were ejected and killed while traveling in this vehicle. Both were not wearing their seatbelts. Clearly, if they were restrained and remained in the vehicle, they would be alive today.

Montana Seatbelt Coalition

The Montana Seatbelt Coalition promotes the adoption of primary occupant protection laws in Montana. Our membership includes interested businesses, individuals, government agencies, legislators and community coalitions representing all geographic regions of the state.

If you are interested in joining this cause and helping to protect Montanans' pocket books, visit... www.seatbeltmontana.com

WE HAVE

Secondary Enforcement Seatbelt Laws that allow law enforcement to cite offenders only after they have been stopped for some other traffic violation.

WE NEED

Primary Enforcement Seatbelt Laws that allow law enforcement to stop and ticket a driver for not wearing a seatbelt, just like any other routine violation.

*Provided by Highway Safety Resources & Research Center - 2006.
**Belt-It-Or-Forget-It Program, Dr. Bel-Bel Principal Investigator.